

**Fill in this information to identify the case:**

Debtor 1 Dana Marie Santos  
Debtor 2  
(Spouse, if filing)  
United States Bankruptcy Court for the Northern District of Mississippi  
(State)  
Case number: 14-12682-JDW

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** Nationstar Mortgage LLC

**Court Claim No.** (if known): 2

**Last four digits** of any number  
you use to identify the debtor's  
account: XXXXXX7979

**Date of Payment Change:** July 1, 2019

Must be at least 21 days after date of  
this notice.

**New total payment:**  
Principal, interest, and escrow, if any \$672.09

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No.  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$209.43

New escrow payment: \$206.50

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a statement is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: : \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)  
Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_ New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/ J. Gary Massey  
Signature

Date: May 23, 2019

Print: J. Gary Massey  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Shapiro & Brown, LLC

Address 1080 River Oaks Drive, Suite B-202  
Number Street

Flowood, MS 39232  
City State ZIP Code

Contact phone (601) 981-9299

Email MSBankruptcy@logs.com

**CERTIFICATE OF SERVICE**

I, J. Gary Massey, of the firm of Shapiro & Brown, LLC, do hereby certify that I have this date provided a copy of the foregoing Notice of Mortgage Payment Change either by electronic case filing or by United States mail postage pre-paid to the following:

Locke D. Barkley, Chapter 13 Trustee  
sbeasley@barkley13.com

Robert H. Lomenick, Jr., Attorney for the Debtor  
rlomenick@gmail.com

Office of the U.S. Trustee  
[USTPRegion05.AB.ECF@usdoj.gov](mailto:USTPRegion05.AB.ECF@usdoj.gov)

Dana Marie Santos  
7415 Kingcrest  
Olive Branch, MS 38654

Dana Marie Santos  
7415 Kingcrest Cove  
Olive Branch, MS 38654

Dated: May 23, 2019

Respectfully submitted  
SHAPIRO & BROWN, LLC

/s/ J. Gary Massey

J. Gary Massey  
Attorney for Creditor

Presented by:  
J. Gary Massey, MSB#1920  
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